

COUNSELING GUIDELINES

Introduction

As a SHIP counselor, you are providing a unique service to the residents of our state: providing guidance and information to your clients in order to help them make well-informed decisions about their health insurance. You will need to draw upon your SHIP training, past experiences, and communication skills to be an effective counselor.

Communication Skills

Communication is defined as the transfer of ideas and information. This is a two-way process. You cannot properly serve your clients unless you understand their needs, and the client will not give you the necessary information unless they understand that you are there to help.

There are three types of communication: **verbal, non-verbal (body language), and written correspondence (including e-mail)**. Always remember to be cordial yet professional.

Verbal Communication

Speak clearly, loudly, and slowly. Many of your clients may have hearing impairments, or English may not be their first language. Hearing impaired clients may be better served in a face-to-face meeting.

Be careful to not use slang or jargon. Your client may not understand terms, acronyms and phrases that you find familiar.

If you know that the client has difficulty hearing or with comprehending, it may be best to ask that a relative or representative to be present.

Ask yes-or-no **and** open-ended questions. Asking only yes or no questions will not give the client an opportunity to give you the whole picture.

Written Communication

Keep it professional and non-biased when you are responding to a client's request, or when you are providing information to media sources. Be sure to take advantage of the many brochures and booklets that we have available to share with your clients.

Always end your letter or e-mail with an invitation to contact you again.

Not everyone gets along with everyone; however, you should feel comfortable and at ease in discussions with clients. If a client makes you feel uncomfortable (for example uses in-appropriate language, or is over-bearing), don't let this get in the way of getting them help. Discuss the problem with your Local Coordinator or Area Manager.

Telephone Conversations

A simple, direct, and effective way to answer the telephone is: **"State Health Insurance Assistance Program, how may I help you?"** At once you have told the client that they may or may not have called the correct number, and that you are willing to help them.

Be Prepared, the caller/client will:

Start out fast and get faster! After multiple tries, they may have finally reached a real person, and they don't want to miss the chance to tell all.

Mistake you for their insurance company representative and start logging their complaint or start asking one question right after the other.

Have no clue why they called **you** except that they need help and someone gave them SHIP's number.

Be an insurance agent or provider simply seeking information.

Be responding to information that they got through the media, from a

friend, Medicare, Medicaid, their doctor's office, Social Security, their insurance company, or through the mail.

As a counselor you need an abundance of patience. Let the caller have their say. Wait for an opening, (**taking notes as they speak**), and then simply ask:

"Are you familiar with SHIP and our services?" (It is probably their first contact with a SHIP counselor) If they are not aware of SHIP, reply with:

"We are a federally funded agency, in Indiana we are under the Indiana State Department of Insurance." All of our counseling and information is free to you. So that I can determine how we may best help you, may I ask you some questions?"

Then begin with leading questions like:

"Are you currently covered by an insurance plan?"

"Are you retired? From where did you retire?"

"What is your age please?" If they are under age 65, ask if they are receiving Social Security Disability benefits.

"Do you have Medicare Part A & Part B?"

"Are you on a limited income?"

"Are you a veteran?"

By this time, you have now established a mutual trust and a cross-flow of information. The conversation will progress from there. To better help your client, you may need to make an appointment with them for further discussions. The following guidelines will help.

WHEN IN DOUBT CHECK IT OUT! It is always safe to say up-front, "I don't know." Of course you should add that you will get the correct answer

for them. You can't be expected to know everything, and information changes very quickly.

You have many sources to help you including your **Navigational Guides**, other SHIP counselors, professionals at your counseling site, the SHIP state staff, toll-free telephone numbers, and the Internet. Many questions can be best answered by the agencies which are going to provide services to your client. **Use their information hotlines.**

Never tell clients that their claims will definitely be resolved. **Nothing is ever definite!** Even after a client has been qualified and is receiving services, there may be changes to their status and benefits.

Before you finish the contact with your client, discuss whether a follow-up is needed. Summarize what you have both accomplished and what steps are next for the client. Be sure to **follow through**.

ALL CLIENT INFORMATION IS CONFIDENTIAL. Everything a client tells you is to be used and shared only with their permission. When you need to contact an agency on the client's behalf, ask the client for permission to discuss their personal information.

If you need to write down the client's Social Security Number or Medicare Claim Number, **ALWAYS use a black marker to mark out the numbers.** We must be very careful not to let our client's personal information fall into the hands of others.

When giving public presentation, speaking with the media, with care-givers or with the client, **speak objectively-never give an opinion.**

When discussing a client's health insurance policy, have the policy in you hands, and use the policy checklist.

REPORTING REQUIREMENTS

SHIP receives a grant from The Centers for Medicare & Medicaid Services (CMS) To justify this funding, we must report to these sources our activities, progress, and accomplishments. The form that you will use to help with our reporting requirements is called the “State Health Insurance Assistance Program (SHIP) Client Contact Form.” We commonly call this form the:

CLIENT CONTACT FORM

The Client Contact Form should be used whenever possible with **every type of contact** that you have with a client including:

It is important that you complete the Client Contact Form accurately and completely even if it was just a quick telephone call. The form is divided into sections including your information, contact information, client information, client’s demographics, topics discussed during counseling sessions, and informational materials needed and/or given. **Please print whenever possible-cursive handwriting can be difficult to read.** A separate PUBLIC AND MEDIA EVENTS Form (PAM) is used for presentations, health fairs, etc.

Please use the latest edition of the Client Contact Form. If you are not sure that you have a current form, ask your Local Coordinator, your Area Manager, or call the SHIP toll free number and request that you be sent a supply of forms.

The contact forms CAN BE ENTERED ON-LINE, or are to be given/sent to your Area Manager who reviews them and forwards them to our SHIP state office for data entry. Talk with your Area Manager to determine the schedule for submitting your completed forms.

At SHIP sites	At work	Talking with relatives
Over the telephone	Visiting homebound clients	Visiting clients in facilities
Counseling at presentations	Counseling on the Internet	Counseling caregivers

PROCESS

Session Location

Counseling sessions may be held at the local SHIP site, over the phone, at the client's home, or other suitable locations.

SHIP site Contact the client and make an appointment. Complete your Client Contact form, explain your role as a SHIP counselor, and tell them what information they are to bring to your meeting. Close the call and remind them of the appointment time/date and what to bring.

Telephone State that you are calling (or returning their call) to discuss their health insurance situation. If further discussions are needed, set another appointment. Begin the call with using a Contact Form. If you are taking 800 calls, see Navigational Guide 4 section R - Forms.

Client's home (for homebound clients) Take your SHIP I.D. card with you to show the client. Take another counselor with you to act as a witness to the information you have shared. Ask to sit at a table where both of you can be comfortable and can write or display information. Start the session with the Contact Form.

Session Guidelines

Introduce Yourself Put the client at ease with brief general conversation. Explain your role as a SHIP Counselor and the time limit you want for the session.

Client Contact Form Complete this form as you work with the client.

Client Agreement Form This form should be signed by the client, and kept in a secure place by either you or your local coordinator. Do not send this form to the SHIP state office.

Client questions or concerns - ask the client if they have questions or concerns that you can review and use as a basis for developing a strategy to help them. Provide information, analyze policies, organize claims records, and/or make referrals.

Decide on the next step Schedule another appointment if necessary, and if necessary refer the client to an appropriate source. Advise the client to review all materials discussed, and tell the client how you will help them.

Close the Session After closing the session, complete the Contact form and forward it to your Local Coordinator on the schedule that has been arranged.

SHIP 800 Telephone Counselor Guidelines

We really can't predict what our peak times will be, but volunteers are needed daily.

You can't count on one particular day or week of the month being the busiest. Below is an example of a seven month period:

[OBJ]

Listening Skills (Verbal Communication continued)

Practice good listening skills to improve your communication:

Be open to differences in values, attitudes, cultures, and beliefs.

Paraphrasing is a good way to show your client that you've really listened to him/her and understand their situation. When there is a natural pause in the conversation, restate briefly what you heard your client say by rephrasing in your own words. Then ask if this is correct.

Clarification – Ask questions and clarify anything your client said that you don't quite understand. Make sure you understand your client's situation before you react to what has been said. Don't provide information that is not pertinent or helpful.

Feedback – Provide feedback by sharing, with your client, your understanding of what they have told you.

Non-verbal (Body language)

Let your facial expressions show your understanding and interest. Gently nodding lets them know that they are getting the information across to you.

Sit or stand in an attentive posture. Let the client know that you are interested in the conversation.

Avoid habits such as using excessive hand gestures, clicking of pens, drumming on the table, and other body language that can be very distracting. These habits may prevent you from effectively communicating with your client. Out of politeness, clients will not usually tell you about these personal habits.

When you receive new information, immediately insert or write it in your manual. New information could be a new list, chart, a new telephone number, new figures, or a new page to be inserted into your manual.

**Cross out or throw away old outdated information.
Updating materials is extremely important in providing
the correct information.**

Keep learning Read the Medicare and You Handbook and the Guide to Health Insurance for People with Medicare as well as the various brochures that SHIP has available. Try completing the Long Term Care Insurance Self-Assessment Guide **for yourself**. It's good practice, and you may be surprised at what you find out about your own insurance needs.

THANK YOU! Your willingness to help others is truly appreciated.

SHIP has invested time in training you to be a SHIP Volunteer Counselor, and your local SHIP site has agreed to have you be one of their volunteers. It is now your turn to use your experience, training, and most of all, your **good judgment** to help those in need.

Remember to look for opportunities to provide SHIP counseling and be of service to your community.

COUNSELING OBLIGATIONS

Never make decisions for your client. Do NOT tell them: to buy, not to buy, which company to use, or where to go for medical services. Give them information, review with them the viable options, and then let them make the decisions. When asked for an opinion, be careful with your answer. Simply state, **“Only you and/or your caregivers can decide what is best for you.”**

Before giving the client an answer or presenting options to them, be sure that **you** understand their situation, and that you have all of the facts. If you choose to volunteer to help with the 800 line, sometimes you will be swamped and sometimes you'll only receive a few calls. In either situation, your assistance is always greatly appreciated by the staff.

Notify your Area Manager and the operators at 1-800-452-4800 that you are volunteering and what hours each week you are willing to take calls. Try to pick a time that is slow at your site, and no appointments have been scheduled.

At the time that you are scheduled to take calls, call 1-800-452-4800, Ext. 6 then option 3 at the next prompt and let the operator know if you are ready to receive calls. If not, an operator will attempt to call you at the times you are scheduled. If you need to change your schedule, just let us know. Especially if you are leaving early, call the SHIP operator so that she doesn't continue to transfer calls.

Most 800 counselors take calls to keep fresh and to be exposed to a variety of counseling questions. Taking 800 calls keeps counselors sharp and on top of the most important issues for people with Medicare.

If the operator asks you to take “call backs”, you do not have to accept them. These are calls that need to be returned because the caller left a message. If you are too busy, just say so or tell the operator how many call backs you can take. **If you end up with call backs that you are not able to reach or get to by the end of your scheduled time, call the 800 operator and let her know that you were not able to complete the call.** Counselors often take these calls to arrange meetings with the caller at their local site. Some sites will take as many as are offered even in different areas just so they keep busy.

Remember that there is no reason for your site to incur the cost of any long distance calls. All you need to do is call the 800 number, and the operator will transfer your call.

Sometimes, you may receive only a few calls during your time so be prepared to take on other responsibilities at your local site. The Medicare Prescriptions Drug Plans have made many consumers aware of their local sites. So be available for local calls coming into your agency. Also, check with your Local Coordinator to see if there's office work that needs to be done. Arrange presentations or deliver brochures to other agencies if this is a slow call period. And all of us can use the time to review our Navigational Guides or catch up on the latest Medicare rules and regulations.

Be sure to fill out a client contact form for each call even if the call lasted a few minutes. You want credit for all the work you do.

If you have trouble answering a question, be assured that we are here to help. The SHIP staff is available in the main office to assist you during normal business hours.

Remember that you are serving an important role for hundreds of Hoosiers across the state who call in for help at 1-800-452-4800.

KEEPING UP-TO-DATE

Change - Change - Change! The insurance business and government programs are constantly changing. To add to the complexity, many companies are either going out of business or reforming, leaving thousands of individuals and families with no health insurance coverage. To keep you informed, we will send you updated information in monthly SHIP Updates.

Please verify information through your Area Manager
any information that you see or hear through media sources.

MONTH	BUSIEST DAY OF THE MONTH	BUSIEST WEEK OF THE MONTH
Jan	Tuesday	Week 4
Feb	Thursday	Week 1
Mar	Monday	Week 3
Apr	Tuesday	Week 4
May	Wednesday	Week 2
Jun	Tuesday	Week 1
Jul	Wednesday	Week 4

SHIP VISION

To be the premier health benefit education, counseling, and assistance network in the nation.

SHIP MISSION

To ensure that healthcare consumers have a competent, committed, and compassionate, consumer-focused network of staff and volunteers who provide accurate and objective information through innovative community programs at the state and local levels. We promote fairness and quality, and empower consumers by facilitating solutions to individual and systemic health benefits problems.

SHIP STRUCTURE

State staff consists of State Program Director, Training Director, Clerical Staff, and Counselor Assistance Consultant. State staff is responsible for development, implementation, administration, supervision, and evaluation of the program. Their duties include, but are not limited to:

State Program Director: supervises all functions of the SHIP program to ensure effective implementation.

Training Director: creates a standardized curriculum for volunteer and staff training, conducts new counselor trainings, semi-annual update trainings and specialized training sessions as needed, and publishes monthly updates.

Clerical Staff: operates 800 helpline, gathers statewide data, submits reports to CMS, and mails materials and supplies.

Counselor Assistance Consultant: assists volunteer counselors with understanding and resolving insurance problems facing their clients.

AREA MANAGERS – are responsible for the local administration of SHIP. Their duties include, but are not limited to:

Volunteer Coordination – recruit and retain volunteers, provide orientations, facilitate team building, provide volunteer recognition, and conduct conflict resolution.

Counselor Support – setup initial & update training, provide technical support & mentoring, review client assessment forms, assist with counselor updates, report changes in counselor status, and utilize volunteers' abilities.

Sponsoring Agency Support – discuss and address organization's needs and/or concerns, assess organization's compliance with its agreement with the state, recommend plans for program development, act as a resource, coordinate site's educational & promotional materials.

Public Education – educate the community about SHIP's services, conduct presentations, cover local health fairs or senior expos, and educate the public about senior health insurance options and rights.

SPONSORING ORGANIZATIONS – agree to sponsor the SHIP program within their agencies. They have agreed to:

Provide suitable space for training and counseling services, and adopt the official title of "State Health Insurance Assistance Program."

Assist with appointing a properly qualified individual, who may be a

volunteer, as a Local Coordinator of counselor activities.

Ensure that the Local Coordinator has submitted Client Assessment Forms filled out by the volunteers on a monthly basis.

Provide telephone, copying, supplies, postage, and a place to keep records in confidence.

Monitor the Local Coordinator's activities and have him/her report to the Area Manager on a regular basis to ensure program integrity.

Assist in local publicity of SHIP Services.

LOCAL COORDINATORS – are responsible for the administrative aspects of their local SHIP site. Their duties include, but are not limited to:

Assist the Area Manager with volunteer counselor recruitment, advertising, interviewing, scheduling, etc.

Receive consumer contact during normal working hours and refer the calls to a counselor.

Investigate opportunities and assist with the distribution of counseling and informational materials on the local level.

VOLUNTEER COUNSELORS – provide objective, confidential counseling to people with Medicare. Their duties include, but are not limited to:

Answer questions related to Medicare, Medicare Supplemental Insurance, Medicare Prescription Drug Plans, Medicare Managed Care Plans, Long Term Care Insurance, help with prescription costs, and low-income assistance.

Make client contacts through face-to-face appointments, local telephone calls, 800 telephone calls, presentations, and other local activities.

Complete a Client Contact Form on each contact.

Attend semi-annual training events and keep current on update information provided by the State Office.

COUNSELING GUIDELINES

NAVIGATION GUIDE TO MEDICARE PARTS A & B

A Quick Reference Guide for
SHIP Counseling

The Navigation Guide for Medicare Parts A & B is designed for use during telephone or face-to-face counseling.

All information is presented in the second-person format, using **you** in place of she/he, the person, the beneficiary, etc.

For more detailed information or if you have questions, please contact the SHIP Training Officer at:

1-800-452-4800, extension 224

STATE HEALTH INSURANCE ASSISTANCE PROGRAM (SHIP) CODE OF CONDUCT FOR VOLUNTEERS

As a SHIP Volunteer Counselor:

I will not use the title of SHIP volunteer to promote personal opinions or causes.

I will keep personal opinions and actions separate from those made as a representative of this organization.

I will remain impartial in discussions and writing to people with Medicare, general public, and the media.

I must not misrepresent SHIP for the financial gain of myself, friends, or family members.

I may not accept payment or in-kind contributions for my services.

I have committed to upholding of the Conflict of Interest policy and agree to discuss any potential appearance of a conflict with an Area Manager and will be truthful in all matters to do with my volunteer relationship with SHIP.

I will treat all others with dignity, care and respect and will be sensitive to and educate myself about individual and group differences, will respect all clients' rights to self-determination, and agree to support people in making their own personal choices.

I agree to maintain respectful and professional relationships and appropriate boundaries with others during the course of my volunteer work.

I will uphold the standards of the State Health Insurance Assistance Program and keep updated with new information and training.

I understand that the lack of training and education may limit ability to serve clients and recognize the need to ask for assistance or refer when appropriate.

I agree to complete the necessary training before, during and in the course of volunteering and do this by keeping updated on new information, attending scheduled counselor meetings and Fall and Spring trainings, and by taking advantage of opportunities such as seminars and workshops offered both within and outside of SHIP.

I agree to participate in supervision that is acceptable, reasonable, regular and visible according to the guidelines of SHIP.

I shall hold STRICTLY CONFIDENTIAL all privileged information concerning clients.

I agree to report on duty free from the influences of illegal drugs and alcohol.

I will avoid conduct that would jeopardize program effectiveness.

I understand that failure to adhere to any and all parts of this code may result in suspension from my volunteer duties and/or termination of my volunteer relationship with SHIP.

Social Security Number Protection and Compliance Q&A

Question: Why should we be concerned about Social Security Protection?

Answer: Identity theft is the fastest growing crime in America. It occurs every 79 seconds, and if it hasn't already affected you or someone you know, it likely soon will. It is estimated that almost 11 million people have been affected by this crime at this point. (http://idtheft.about.com/od/dataandstat1/a/ID_Theft_Stats.htm)

Question: Why should we as SHIP Volunteers be concerned about the protection of other people's Social Security Numbers or Medicare Numbers?

Answer: The Indiana legislature and the Office of the Attorney General have recently responded to this growing problem with new laws and regulations. These laws directly affect the Indiana Department of Insurance/SHIP and you, as even a negligent disclosure can be a criminal infraction.

Question: What is the general law regarding the disclosure of Social Security Numbers?

Answer: SHIP may not disclose an individual's Social Security Number or Medicare Number. However, disclosing the last 4 digits of a Social Security Number is NOT considered a disclosure.

Question: How does SHIP comply with this general law?

Answer: SHIP will be in compliance by removing or completely and permanently obscuring a Social Security Number or Medicare Number on Client Contact forms or other printed materials after use. SHIP Counselors will need to permanently black out Medicare Numbers before submitting Client Contact forms. It is okay to have the SSN or Medicare Number available on an open case. However if you don't need it, don't get it, and don't keep it.

Question: Are there circumstances when SHIP may disclose an individual's Social Security Number or Medicare Number?

Answer: Yes. SHIP may disclose an individual's Social Security Number or Medicare Number in the following circumstances:

To a state, local, or federal agency (unless prohibited by state law, federal law, or court order)

If the disclosure of the SSN or Medicare Number is expressly required by state law, federal law, or court order

If the individual expressly consents to the disclosure in a signed writing that is dated in a legible form

Social Security Number Protection and Compliance Q&A

***Question:* What happens if a SHIP Counselor wrongfully discloses a Social Security Number or Medicare Number?**

Answer: This depends on the circumstances surrounding the disclosure and how the counselor responds to the situation.

Criminal Disclosures—SHIP Counselors who knowingly, intentionally, or recklessly disclose a SSN or Medicare Number in violation of the above laws commit a Class D felony.

The AG's office may investigate any allegation that a SSN or Medicare Number has been disclosed in violation of the above laws. If there is evidence of a criminal act, the AG must report the findings to the prosecutor's office and the state police department.

Negligent Disclosures—For SHIP Counselors who negligently disclose a SSN or Medicare Number, the AG's Office has the discretion to determine that a release was negligent and not criminal, if one or more of the following have been met:

The release of the SSN or Medicare Number is immediately stopped.

Affected individuals are notified in a timely manner.

The release was unintended, de minimis, and nonsystematic.

If the release involves a SHIP sponsoring agency, the sponsoring

agency's contract contained a clause that requires the agency to comply with the above laws.

The agency has reasonable policies and procedures in place to prevent unauthorized disclosures.

The agency has taken steps to prevent further disclosures under similar circumstances.

Other relevant circumstances.

Question: What steps must SHIP Counselors take if a SSN or Medicare Number is wrongfully disclosed?

Answer: Within two (2) days of the disclosure, the SHIP Counselor must notify the SHIP Program Director of the following:

The nature of the release

The steps taken by the Counselor to

- A. Stop the current release
- B. Notify the individuals affected
- C. Prevent future releases

LIABILITY ISSUES

The Governor's Office has advised that "so long as a counselor is acting in good faith in performing the counselor's functions within the scope of the counselor's service to SHIP, the State would indemnify the counselor for any judgment taken against the counselor" (after a review of Indiana Code 34-3-16.5-5{b}). This means the State would pay any loss incurred from a lawsuit, **AS LONG AS** the counselor acted in good faith, while performing services **WITHIN** the guidelines of SHIP. The Attorney General's office would defend the counselor under these same stated conditions.

Should a lawsuit be brought against a counselor and (upon review by the State) it is determined the counselor acted with malicious intent or acted outside the guidelines of SHIP, the counselor would then be responsible for obtaining and paying for their own defense, plus any loss incurred from the lawsuit.

Generally, a volunteer will not be held personally liable by a client for any of his actions, if such actions are performed within the scope of his duties and in good faith, without any malicious intent.

For these reasons, it is extremely important that you always use the written disclosure statement and the Client Agreement form. You must also follow your training instructions and not advise clients to enter into or to terminate specific transactions. **Your role is to educate the client** in an unbiased manner on elements of health insurance which they may wish to consider; **or to refer** the client to seek the assistance of an attorney of their choice or a public agency with relevant resources and jurisdiction.

To the extent that you act in other ways, you run the risk of incurring liability for yourself.